

MUR # 5381

**JONES
WALDO**
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August 7, 2003

VIA FEDERAL EXPRESS

General Counsel
FEDERAL ELECTION COMMISSION
999 E Street, NW
Washington, DC 20463

RECEIVED
FEDERAL ELECTION
COMMISSION
OFFICE OF GENERAL
COUNSEL
2003 AUG - 8 A 11: 58

Re: *Utah League of Credit Unions, et al. - 2002 Congressional Primary Election, First
Congressional District, State of Utah*

Dear General Counsel:

Jones Waldo Holbrook & McDonough PC represents the below-identified Complainant. Pursuant to 11 CFR 111.4, this writing is his Complaint filed with respect to campaigning, expenditure and reporting activities related to the June 25, 2002, congressional primary election for the open seat in Utah's First Congressional District.

Complainant:

Seldon O. Young
3625 Harrison Blvd.
Ogden, UT 84403

Respondents:

Utah League of Credit Unions
1805 South Redwood Road
P.O. Box 27277
Salt Lake City, UT 84127

America First Credit Union
1334 West 4675 South
Ogden, UT 84409

General Counsel
FEDERAL ELECTION COMMISSION
August 7, 2003
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Tooele Federal Credit Union
562 North Main Street
Tooele, UT 84074

Deseret First Credit Union
147 North 200 West
Salt Lake City, UT 84103

Mountain America Credit Union
660 South 200 East
Salt Lake City, UT 84111

Horizon Credit Union
225 South 200 West
Farmington, UT 84025

Goldenwest Credit Union
5025 South Adams Avenue
South Ogden, UT 84403

Box Elder County Credit Union
30 East 700 South
Brigham City, UT 84302

USU Community Credit Union
198 North Main Street
Logan, UT 84323

Factual History:

In the 2002 election cycle, Kevin Garn and Rob Bishop were two candidates participating in the Republican primary seeking an opportunity to be the Republican candidate in the general election for Utah's First Congressional District. Rob Bishop was strongly supported by the Utah League of Credit Unions and its member credit unions, which was never more evident than in the two weeks prior to the June 25th primary election. Beginning on the 14th and continuing through the 24th of June, member credit unions mounted an intense and comprehensive campaign effort encouraging their respective members to vote for Rob Bishop. Upon information and belief, the campaign efforts included, but were not necessarily limited to, the following:

- 1) Four full color, two-sided 8.5" x 5.5" flyer mailings to all credit union account holders in the First Congressional District (there was no cross-referencing of lists so members with more than one account at one institution or those with accounts at more than one institution received multiple mailings) (exemplars attached - Tab A);
- 2) One newsletter mailing from the Utah League of Credit Unions (exemplar attached - Tab B);
- 3) Recorded phone messages delivered to each credit union member by the CEO of the respective credit union(s) to which they belong;
- 4) Credit unions conducted telephone polling of members during which roughly one half of the questions were questions specifically directed to the choice between banks and credit unions with the goal of engendering support for Rob Bishop (e.g. "Would you be more likely to support a school teacher or a bank president?");
- 5) Credit unions had employees canvass neighborhoods in the First Congressional District during regular work hours requesting votes for Rob Bishop;
- 6) On February 3, 2002, Rob Bishop loaned his campaign committee \$5,000 of his personal funds, on March 3, 2002, Rob Bishop loaned his campaign committee \$3,000 of his personal funds, and on March 12, 2002, Rob Bishop loaned his campaign committee \$15,000 of his personal funds (see FEC Schedule C forms filed by Rob Bishop - Tab C);
- 7) On June 18, 2002, seven days before the June 25th primary, Rob Bishop obtained a signature loan in the amount of \$40,000.00 from America First Credit Union which he immediately loaned to his campaign. Rob Bishop did not have the financial assets to justify such a loan, nor any apparent means to repay the loan.

Allegations:

Under-Reporting and/or Failure to Report Communication Expenditures:

11 CFR 114.3(a)(2) provides that incorporated cooperatives may make communications to their restricted class, or any part of that class,¹ on any subject, including express advocacy (11 CFR 114.3(a)(1)), through printed publications produced at their expense (11 CFR 114.3(c)(1)) and through the use of phone banks urging the restricted class to register and/or vote for a particular candidate (11 CFR 114.3(3)). 11CFR 100.8(b)(4) requires that any cost incurred for any communication by a membership organization to its members which expressly advocates the election or defeat of a clearly identified candidate shall be reported to the FEC on FEC Form 7 if those costs exceed \$2,000 per election.

Each of the credit union Respondents filed an FEC Form 7, Report of Communication Costs by Corporations and Membership Organizations, as required by 11 CFR 104.6 with respect to the subject primary election. All communication expenditures reported by the eight reporting Respondents were made in support of Rob Bishop in Utah's First Congressional District primary election. The member credit unions that did report, reported as follows:

America First Credit Union: 6/14/02 - 6/21/02 - \$39,071.87 for direct mailings to members (see attached - Tab D);

USU Community Credit Union: 6/14/02 - 6/24/02 - \$7,283.56 for direct mailings to members (see attached - Tab D);

Mountain America Credit Union: 6/14/02 - 6/24/02 - \$6,427.26 for direct mailings to members except 6/24 the expenditure was for phone solicitation to members (see attached - Tab D);

Tooele Federal Credit Union: 6/14/02 - 6/21/02 - \$4,658.19 for direct mailings to members (see attached - Tab D);

Deseret First Credit Union: 6/14/02 - 6/24/02 - \$4,665.48 for direct mailings to

¹Each Respondent credit union that filed an FEC Form 7 identified itself as a "cooperative." Operating on the assumption that said Respondents meet the criteria set forth in 11 CFR 114.1(e)(1), the restricted class for each credit union is its respective executive and administrative personnel and families and noncorporate members and families.

members except 6/20 the expenditure was for phone solicitation to members (see attached - Tab D);

Goldenwest Credit Union: 6/14/02 - 6/21/02 - \$3,146.56 for direct mailings to members (see attached - Tab D);

Horizon Credit Union: 6/14/02 - 6/21/02 - \$3,026.76 for direct mailings to members (see attached - Tab D);

Box Elder County Credit Union: 6/14/02 - 6/21/02 - \$2,067.76 for direct mailings to members (see attached - Tab D).

The total reported by all credit unions for Rob Bishop support efforts in the First Congressional District primary is \$70,347.44. However, the total reportable expenditures for the support efforts is, upon information and belief, believed to be at least \$164,000.00 and very likely, a much higher number.

The Utah League of Credit Unions claims there are 1.2 million credit union members in Utah. It is unclear how many of these members reside in the Utah's First Congressional District, although it is believed that this district has a higher percentage than any other congressional district in the country. In any event, for ease of calculation, one can assume that roughly one-third, or 400,000 credit union members, reside in the district. Thus, upon information and belief, Respondent credit unions spent an estimated \$128,000 on direct mailings (4 mailings at an estimated \$16,000 per mailing for printing costs and \$16,000 per mailing for postage costs), as well as an estimated \$36,000 on phone bank calls (calls to 400,000 members at an estimated \$.09 per call). This amounts to under-reporting of approximately \$93,650 in violation of 11 CFR 100.8(b)(4), without taking into account any multiple mailings that resulted from the failure to cross-reference membership lists.

In addition, upon information and belief, Respondent credit unions conducted telephone polling of credit union members and roughly half of the questions were aimed at issues of banks versus credit unions. Also, upon information and belief, Respondents had employees use work time to walk door-to-door in First Congressional District neighborhoods expressly advocating votes for Rob Bishop. If the visits were limited to members of the credit union the employee worked for, they were reportable pursuant to 11 CFR 104.6 once the costs of the polling and employee time exceeded \$2,000. No such costs were reported by any of the Respondent credit unions. If they were general door-to-door visits, the expenses related to these activities may qualify as a reportable in-kind contribution pursuant to 11 CFR 100.7(a)(1)(iii). If so, such contributions were not reported by the Rob Bishop for Congress committee.

Utah League of Credit Union Newsletter was Improper:

The Utah League of Credit Unions ("ULCU") is a "political committee" within the meaning of 11 CFR 100.5(a). The ULCU circulates a periodic newsletter called *Credit Union Advocate* which according the tag line, is "[p]ublished for the benefit of Utah's 1.2 Million Credit Union Members." The Summer 2002 edition (Tab A) expressly advocates that recipients vote for Rob Bishop in June 25, 2002 primary election.² The lead article provides biographical information on Rob Bishop and directly compares him to his primary opponent, Kevin Garn. The final paragraph expressly requests that recipients vote for Rob Bishop. Moreover, a large letter banner appears at the bottom of the first page which also expressly advocates that recipients vote for Rob Bishop and the same message appears on the back page under the "Inside This Issue . . ." heading.

11 CFR 114.1(e)(5) dictates that when an organization has a federation structure or has affiliates at several levels, such as a state level, a person who qualifies as a member of one affiliate qualifies as a member of all affiliates within that organization if the affiliation determination factors set forth in 11 CFR 100.5(g)(2), (3) and (4) are satisfied. Here, it is unclear if those affiliation factors can be satisfied such that all members of credit unions which belong to the ULCU can be considered members of the League and the other member credit unions. Regardless, the 2002 Summer newsletter was improper.³

If the affiliation factors can be satisfied, the ULCU can communicate with the members of all member credit unions just as those member credit unions can communicate with their respective members. Specifically, as noted above, 11 CFR 114.3(a)(2) provides that incorporated cooperatives may make communications to their members on any subject, including express advocacy (11 CFR 114.3(a)(1)), through printed publications produced at their expense (11 CFR 114.3(c)(1)) and through the use of phone banks urging the restricted class to register and/or vote for a particular candidate (11 CFR 114.3(3)). 11CFR 100.8(b)(4) requires that any cost incurred for any communication by a membership organization to its members which expressly advocates the election or defeat of a clearly identified candidate shall be reported to the FEC on FEC Form 7 if those costs

²Other candidates for state offices are also expressly advocated but are not the subject of this Complaint.

³If the communication was a coordinated general public political communication within the meaning of 11 CFR 109.1(b)(4) and 100 23, it is subject to the expenditure limitations of 11 CFR 110 7. It would also be an expenditure within the meaning of 11 CFR 100 8(a) and an in-kind contribution within the meaning of 11 CFR 100 7(a)(1)(3) which, in turn, means that contribution prohibitions and/or limits and reporting requirements must be observed. As such, if the newsletter qualifies as a coordinated general public political communication, the ULCU failed to observe these requirements.

exceed \$2,000 per election. The ULCU did not file an FEC Form 7 for communication costs related to the primary election but upon information and belief, the costs incurred for the newspaper mailing alone exceeded the reporting threshold of \$2,000 (printing costs alone for 1.2 million newsletters is estimated to be \$31,800, but the cost of postage must be considered as well).

If the affiliate factors cannot be satisfied, the mailing of the Summer 2002 newsletter is an "independent expenditure" for communications to the general public.⁴ As such, 11 CFR 110.11(a)(1) requires that it include a disclaimer meeting the requirements of 11 CFR 102.14(c) and 11 CFR 110.11(5), which it did not include. If the Summer 2002 newsletter was authorized by Rob Bishop, the disclaimer notice also had to meet the requirements of 11 CFR 110.11(a)(1)(ii). If it was not authorized by Rob Bishop, the disclaimer notice had to meet the requirements of 11 CFR 110.11(a)(1)(iii). Since it had no disclaimer whatsoever, obviously these requirements were not met.

Signature Line of Credit from America First Credit Union to Rob Bishop was Improper:

America First Credit Union is a corporation which is prohibited from using its general treasury funds to make contributions or expenditures in connection with federal elections. 2 U.S.C. §441b(a). However, in reality it has done just that. On June 18, 2002, seven days before the June 25th primary, Rob Bishop obtained a signature line of credit in the amount of \$40,000.00 from America First Credit Union. It is unclear whether that line of credit was secured and if so, what form of security was provided. On the same day, Rob Bishop loaned the entire \$40,000 to his campaign. The loan by Rob Bishop to his campaign was not endorsed or guaranteed by anyone, nor was there any real estate, personal property, goods, negotiable instruments, certificates of deposit or other traditional collateral pledged, or any future contributions or future receipts on income pledged as collateral for the loan.

This "shell game" loan should be governed by 11 CFR 100.7. 11 CFR 100.7(b)(11) dictates that such a loan is not a "contribution" to Rob Bishop if it is made in accordance with applicable banking laws and regulations and is made in the ordinary course of business. A loan is deemed to be made in the ordinary course of business if it bears the usual and customary interest rate of the lending institution for the category of the loan involved, is made on a basis which assures repayment, is evidenced by a written instrument, and is subject to a due date or amortization schedule. A loan, including a line of credit, is considered to be made on a basis which assures repayment if it is obtained using one of two sources of repayment. The first is the lending institution making the loan has a perfected security interest in collateral owned by the candidate or political committee receiving the loan (11 CFR 100.7(b)(11)(i)(A)(1)), and the second is that the lending institution making the

⁴Unless it was a coordinated general public political communication as noted in footnote 3

loan has obtained a written agreement whereby the candidate or political committee receiving the loan has pledged future receipts as collateral (11 CFR 100.7(b)(11)(i)(B)).

The forms filed by Rob Bishop which evidence the \$40,000 loan funded by America First Credit Union and extended to his campaign committee do not meet the criteria established for "made on a basis which assures repayment." However, 11 CFR 100.7(b)(11)(ii) provides that if the requirements of 11 CFR 100.7(b)(11)(i) cannot be met, the Commission will consider the totality of circumstances on a case-by-case basis to determine whether the loan was made on a basis which assures repayment.

In this case, the determination cannot be made that the \$40,000 America First Credit Union line of credit, all of which Rob Bishop immediately turned over to his campaign committee, was made on a basis that assured repayment. Rob Bishop was a teacher employed by the Box Elder School District and a part time lobbyist. He reported 2001 income between \$91,927 and 92,726. This includes his \$43,700 teaching salary and \$40,000 in income from lobbying. He listed assets between \$51,002 and \$115,000 (not counting personal homes or cars) and liabilities of between \$15,001 and \$50,000. He disclosed his net worth as between \$1,000 and \$100,000. Also, prior to America First Credit Union extending him the \$40,000 line of credit, he had already loaned \$23,000 of his net worth to his campaign. It simply cannot be argued that the \$40,000 line of credit, which amounts to more than one-third of the high end of his stated net worth before he loaned the \$23,000 to his campaign, was made on any basis which assured repayment.

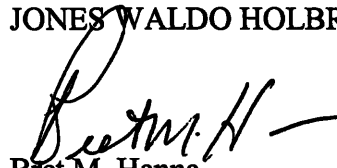
Conclusion and Relief Requested:

The foregoing readily demonstrates that Respondents have committed various violations of the rules and procedures of the Federal Election Commission. These violations include under-reporting of reportable expenditures, complete failure to report reportable expenditures, utilizing improper forms of communications and making improper loans. As such, Complainant respectfully requests that the Federal Election Commission pursue all remedies available to it pursuant 11 CFR 111 for the established violations.

General Counsel
FEDERAL ELECTION COMMISSION
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Very truly yours,

JONES WALDO HOLBROOK & McDONOUGH PC



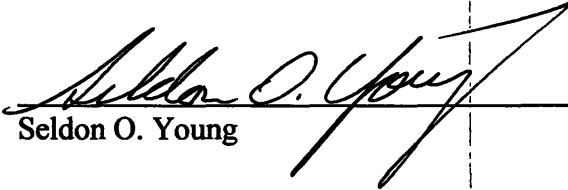
Bret M. Hanna
Direct dial 801-534-7464
bhanna@joneswaldo.com

S
Enclosures

VERIFICATION

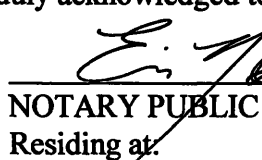
I, Seldon O. Young having been first duly sworn, state that the allegations in the forgoing Complaint are correct to the best of my knowledge, information and belief.

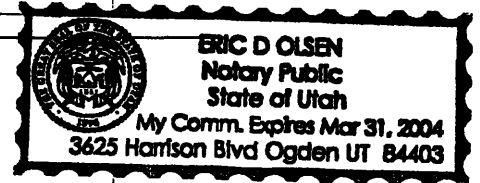
DATED this 6th day of August, 2003.


Seldon O. Young

STATE OF UTAH)
: ss.
COUNTY OF DAVIS)

On the 6th day of Aug., 2003, personally appeared before me Seldon O. Young, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.


NOTARY PUBLIC
Residing at.

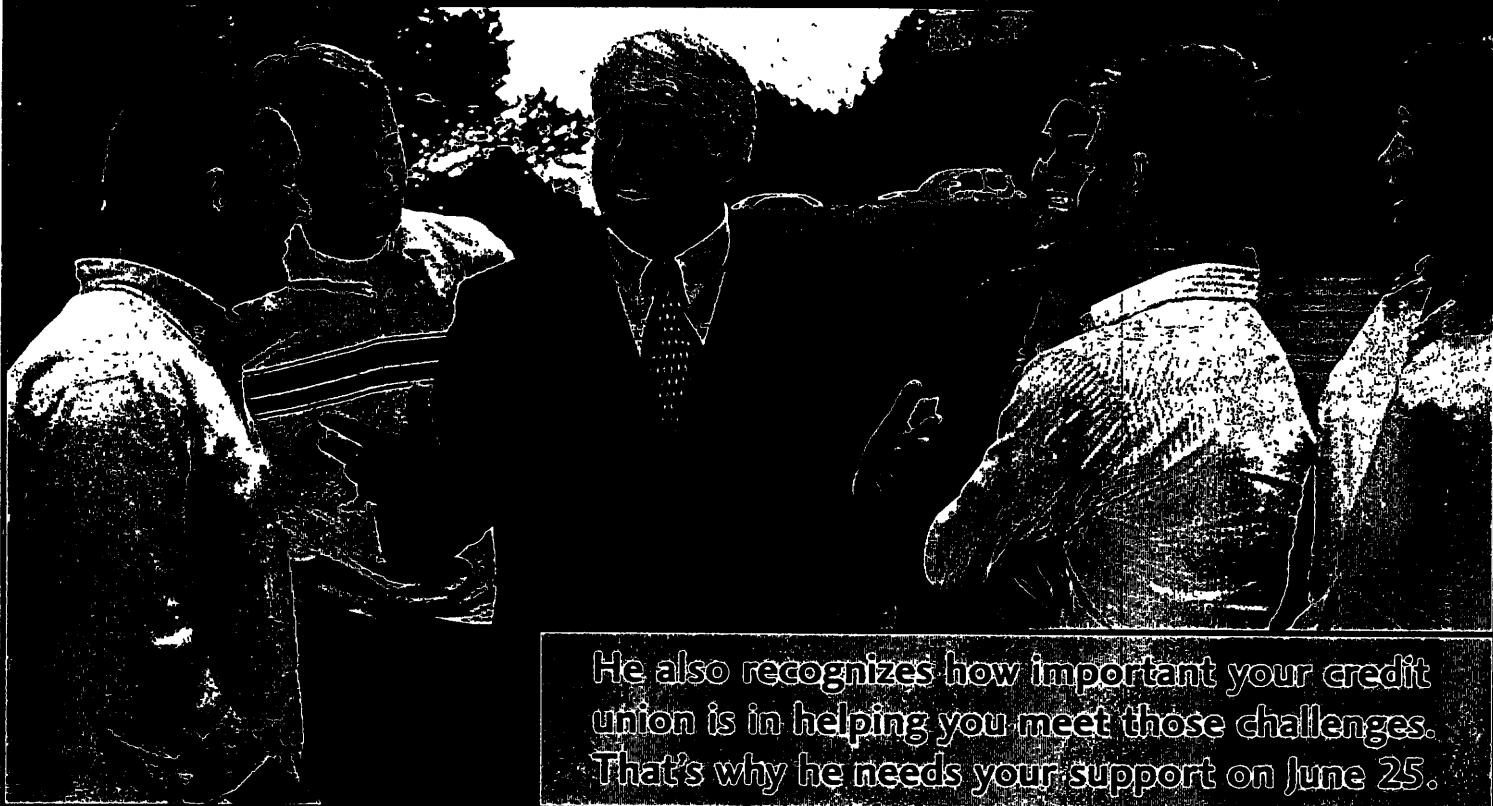


My Commission Expires:

25.04.49.1789

TAB A

Rob Bishop is a parent, husband, and educator. He faces the same financial challenges you encounter in raising a family here in Utah.



He also recognizes how important your credit union is in helping you meet those challenges. That's why he needs your support on June 25.

**A vote for
Rob Bishop is
a vote for your
credit union.**

Rob Bishop will fight against those who would take away the benefits your credit union offers. Locally and nationally, there are groups working to eliminate the advantages you receive from your credit union for personal gain.

America's First Credit Union
P.O. Box 9199
Ogden, UT 84409-0199

PRST STD
US POSTAGE
PAID
Permit 571
SLC, UT

Rob Bishop will work to make sure your credit union stays here to provide you with better rates and lower fees.

Credit unions are an important part of your family's economic health, and they're important to Rob Bishop.

Because Rob Bishop supports Utah's credit unions and the families they work for, Utah's credit unions urge you to vote for Republican Rob Bishop on June 25.

Utah's
Credit Unions
"the choice of Utah families"

Janette L. Dabel
894 S 300 W
Brigham City UT 84302-3338

Credit Unions Still Outpoll Banks, Thrifts When it Comes to Customer Service

— *American Banker Online*

College credit
unions may
offer students
a better deal
on savings
and loans

— *Kiplinger's*

It seems everyone
likes the benefits of
credit unions.

Credit Unions Get
Competitive in
Online Banking

— *The Wall Street Journal Online*

**CONSIDER A CREDIT UNION: THEY
OFFER COMPELLING ADVANTAGES**

— *The Motley Fool*

Except the banks.

The banking industry's lobbyists in Washington are trying to persuade Congress to limit the benefits offered by credit unions.

We need our next congressman to tell the banks no.

Kevin Garn is the chairman of a bank board of directors and represented banking interests in the state legislature.

Rob Bishop is a credit union member like you. He fought at the legislature to protect the benefits of credit union members. In Congress Rob Bishop will stand up to the banks.

That's why we urge you to vote for
Republican Rob Bishop on June 25.

A vote for
Rob Bishop is
a vote for your
credit union.

utah's
Credit Unions
"the choice of utah families"

America First Credit Union
PO Box 9199
Ogden, UT 84409-0199

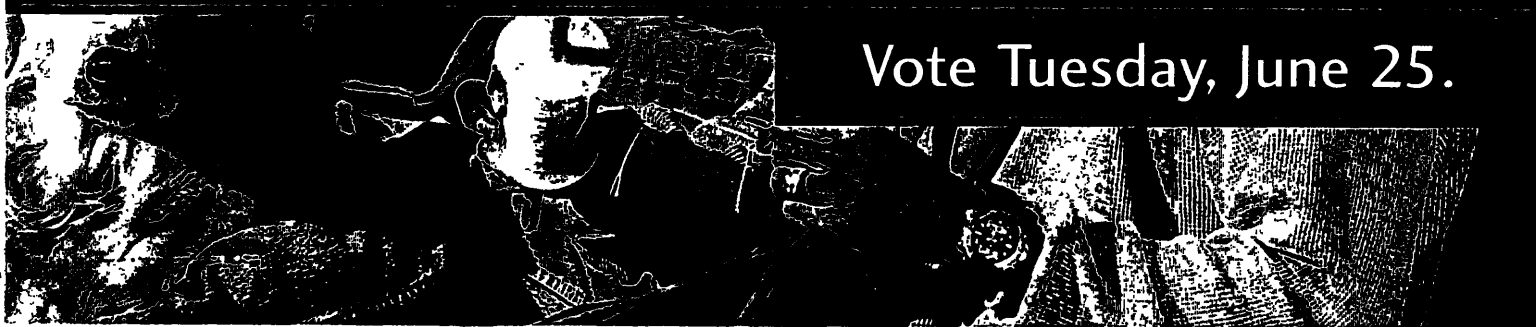
PRST STD
US POSTAGE
PAID
PERMIT 571
SLC, UT

Thomas Nm Brown
4392 S 375 E
Ogden UT 84405-5818

25-01-110-1793



You and your family have a financial stake in the this year's primary election.



Vote Tuesday, June 25.

Vote Rob Bishop for Congress.

The economic benefits you enjoy as a member of our credit union can be protected with a vote for Republican Rob Bishop on June 25.

He's the one candidate for Congress with a proven record of support for Utah's credit unions.

This Tuesday, June 25, we urge you to vote for Republican Rob Bishop. Polls are open from 7 a.m. to 8 p.m.

A vote for
Rob Bishop is
a vote for your
credit union.

utah's
Credit Unions
"the choice of utah families"

America First Credit Union
PO Box 8188
Ogden, Ut 84408-0188

PRST STD
US POSTAGE
PAID
PERMIT 571
SLC, UT

|||||
Rafe Nielsen
1370 Golden Cir
Fruit Heights UT 84037-2339

What do
you value
most
from your
credit
union?

No Fees
Low Loan Rates
Free Electronic Services
Quality Service
Equal Opportunity
Convenience
Higher Return
on Savings

Isn't that
something
you want
from your next
congressman
to protect?

Unfortunately, the Republican candidates for Congress from this district differ on how they feel about your credit union.

Rob Bishop

Credit union member? Yes, he's one of you

Freedom of choice in financial institutions?

Yes, he believes you should be able to choose a credit union to manage your finances

Branching restrictions on credit unions?

No, he supports allowing your credit union to build branches to better serve you

You can make a difference!

Your vote in the Republican Primary on June 25 is a vote to protect you, your family, and your financial security.

utah's
Credit Unions
"the choice of utah families"

A vote for
Rob Bishop is
a vote for your
credit union.

Kevin Garn

No, he's a bank board chairman.

No, he's opposed to you choosing the credit union of your choice

Yes, he supports restricting your credit union's ability to build enough branches to conveniently serve you



Gary D. Koehn
1793 Sorrento Dr
Woods Cross UT 84087-1630

Horizontal Credit Union, Inc.
PO Box 687
Farmington, UT 84025

POSTAGE
PAID
PERMIT 571
SLC, UT

25.04.10.1795

TAB B

Credit Union Advocate

Published for the benefit of Utah's 1.2 million Credit Union Members

SUMMER 2002

Credit Union Champions

For the past 22 years Congressman Jim Hansen has represented Utah's First Congressional District. He has served with distinction, with effectiveness and has always been a friend and supporter of credit unions. Now that Congressman Hansen has decided to retire, we want to thank him for his service and wish him the very best in whatever activities he now chooses to pursue.

The question now becomes, who will take the place of Jim Hansen in Congress? The Governmental Affairs committee of the Utah League of Credit Unions has interviewed all four major party candidates vying for the 1st district. The committee chose to take no action in the Democratic primary. However, in the Republican primary the choice was clear—not only on issues pertaining to credit unions, but on issues that affect the lives of all of the citizens of Utah's First District.

We are pleased to support and recommend that your vote in the June 25 Republican primary be cast for Rob Bishop.

Rob Bishop was born and raised in Kaysville and has lived in Brigham City since 1974. He has been a teacher at Box Elder High School for over 20 years, where he presently serves as the Chair of the History Department. He served in the Utah House of Representatives for 16 years and was Speaker of the House his last two years.

The differences between Mr. Bishop and Mr. Garn—especially on issues affecting credit unions—are vast.



Congressman Jim Hansen



Rob Bishop

Rob Bishop is a teacher and a credit union member. Kevin Garn is a businessman and chairman of a bank board of directors.

Rob Bishop represented consumer and credit union issues to the legislature, Kevin Garn effectively represented the banking industry.

In short, Rob Bishop is one of us. As your congressman, he will work to make sure your credit union remains strong, accessible, and able to continue to serve you and meet your needs.

Rob Bishop also wants to strengthen our military, reduce the tax burden on Utah families, improve the education system for our children, and provide job opportunities for all our people.

In the primary election you will see two contrasting campaign styles. Kevin Garn, who is spending hundreds of thousands of dollars on television and radio ads, billboards, and other forms of campaign advertising. Rob Bishop, on the other hand, is out walking neighborhoods, meeting voters like you. We ask you to look beyond the advertising to what the candidates stand for and who will best represent you in Congress.

Your credit union needs you to vote in the primary election on June 25, and to cast your vote for Rob Bishop. ♦



AMERICA'S
CREDIT
UNIONS™

Where people are
worth more than money™

Vote Rob Bishop on June 25th

People and Politics

We encourage you as credit union members to vote on June 25th and support candidates that support your credit union. The people running for office this year may well decide the future of credit unions. If you have any questions about voting please contact your Local County Clerk.

If you are planning on voting in the Republican Party primary, you must be registered as a Republican. If your current registration status lists you as unaffiliated, you may switch

to Republican at the polling station on Election Day. If you are planning on voting in the Democratic Party primary you need not be listed as a Democrat.

Your credit union encourages you to vote for consumer friendly candidates in this year's primary elections for the state legislature. The following candidates have proven records of service on behalf of consumers. •



Brent Parker
Republican District 5
Representative Parker is running for a second term for the State House of Representatives. His district includes the Southern Cache Valley.



Paul Ray
Republican District 13
Representative Ray is running for a second term for the State House of Representatives. His district includes West Point, Sunset, Syracuse, and Clinton in Northern Davis County.



David Litvack
Democrat District 26
Representative Litvack is running for a second term for the State House of Representatives. His district includes west side/central city sections of Salt Lake City.



Calvin Bird
Republican District 65
Calvin Bird is running for his first term in the State House of Representatives. The district includes Spanish Fork, Mapleton, and Springville.

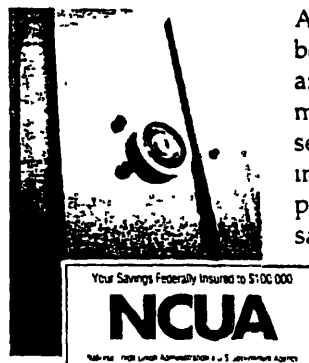
Credit Unions: Safer Than Ever

Credit unions are safer and sounder than ever.

Credit union capital is near an all-time high. Capital—reserves plus undivided earnings—is the safety cushion that protects against loss. It allows credit unions to survive recessions or turbulent financial markets. The movement-wide net capital-to-asset ratio remains close to 11.5%, according to the Credit Union National Association in Washington, D.C.

Credit unions experienced strong loan growth last year while loan losses remain low. Credit union loan portfolios typically are more stable than those of other lenders because credit unions generally make loans to their consumer-members rather than to potentially riskier commercial borrowers.

Credit unions' strength means a strong National Credit Union Share Insurance Fund (NCUSIF)—the federal deposit insurance fund that guarantees the safety of member savings. In fact, NCUSIF is on a winning streak as well. There were no insurance losses during the past two years.



All credit unions are strong because you, our member-owners, are in control. You demand good member service. For the 17th consecutive time, consumers responding to the American Banker newspaper's consumer satisfaction poll say they're most satisfied with credit unions.

You demand favorable rates and fees. Credit unions remain the low-cost, high-return providers of products and services.

It's member leadership that makes our credit union and other credit unions so successful. Thanks for another great year. And here's to many more. •

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Consumer Are Growing Over Increase Size Number of Bank Fees

Who could blame average bank customers today if they feel nicked and dined -- and dollared -- by their bank?

There is a fee when an account drops below its minimum balance, a \$20-plus fee for bouncing a check, fees for overdraft protection and, at some banks, a fee for using a debit card to get cash back at the grocery.

Bank fees have gone through the roof, and that's put many consumers in a snit.

Banks say they have no choice. Nonbank competitors have been chewing away at their traditional money-making products -- loans -- and they need to make up the revenue.



For decades, bank fees have been growing in number and size because of their growing importance to the bottom line. Fee income represented 43 percent of net operating revenue at the nation's banks in 2000, more than twice the 18 percent it represented in 1976, according to the Federal Deposit Insurance Corp.

In 2001, fee income at commercial banks totaled \$157.2 billion.

Although they are the subject of a significant amount of attention -- and outrage -- only about 17 percent of the fees come from service charges to deposit accounts, with the bulk coming from credit cards and corporate services.

Much of the discontent comes from customers who suddenly must pay fees for services that used to be free.

Banks do a dance with consumers to determine how much they can charge without losing profitable customers. But sometimes the motivation is more complex. Often, the fees are charged to customers who are deemed unprofitable or expendable. Sometimes they are imposed strategically, to encourage customers to behave in ways that benefit the bank, such as using ATMs instead of tellers. •

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The Salt Lake Tribune, Tuesday, May 21, 2002 By Melissa Allison

Credit Union Members Enjoy Low Fees

Bank Rank Monitor reports that bank lawyers are turning up in courtrooms a lot these days, "as consumers fight bank transaction fees through class-action lawsuits."

Credit union members have a much more effective way of influencing fees and other charges—as member-owners, you keep fees down simply by using credit union services. The more services you use, the more cost effective all services become. And credit union fees are low to begin with, because credit unions are not-for-profit cooperatives that return income to members in the form of lower fees and loan rates and higher savings rates.

Just how bad is it getting? Here are some examples:

- The Florida Public Interest Research Group estimates it could cost nonbank customers at one institution as much as \$14 to \$25 just to cash a government check or a private check drawn on another institution.
- Nationally, more than 12 million people without checking accounts are using check-cashing stores instead, to the tune of an average \$162 a year per person, according to a U.S. Public Interest Research Group (U.S. PIRG) study.

- Bounced check fees drew a lawsuit for Wells Fargo Bank, based in California. Say a customer has \$95 in a checking account, but writes checks for \$30, \$25, \$20 and \$100 for a total of \$175. Bank Rate Monitor reports, "A bank that pays the smallest check first would clear the first three checks before bouncing the fourth and largest check. The customer would pay one bounced-check fee. But a bank that pays the largest check first would charge the customer fees for four bounced checks."



You and other consumers can keep fees manageable by using your accounts appropriately and by using credit union services. Call your credit union about service packages that reduce our low fees even more. You're the reason we're here, and we can help you hold the line on fees. •

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"the choice of utah families"

1805 South Redwood Rd / PO Box 27277 / Salt Lake City, UT 84127

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Audrene H Yates

2589 E 1930 N

Layton UT 84040-7932



Credit Union
Advocate

Brought to you as a cooperative
service by Utah's Credit Unions

Published for the benefit of Utah's 1.2 million
Credit Union Members



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money™

Inside This Issue...

Vote Rob Bishop on the 25th.

Candidates in the Spotlight

Credit Unions Safer Than Ever

Consumer Ire Growing Over Increased
Size, Number of Bank Fees

Credit Union Members Enjoy Low Fees

25.04.40.1800

TAB C

SCHEDULE C

LOANS

PAGE 47 / 49

Use separate schedule(s)
for each category of the
Detailed Summary Page

FOR LINE NUMBER
(check only one)

☒ 13a
☐ 13b

NAME OF COMMITTEE (In Full)
Rob Bishop for Congress

LOAN SOURCE Full Name (Last, First, Middle Initial)

Rob Bishop, - Personal funds

Election

☐ Primary

☐ General

☐ Other (specify) ▼

Conversion

Mailing Address

PO Box 2002

City Bingham City

State UT

ZIP Code

84302

Original Amount of Loan

5000.00

Cumulative Payment To Date

0.00

Balance Outstanding at Close of This Period

5000.00

TERMS

Date Incurred

Date Due

Interest Rate

Secured

M M

07

2002

% (apr)

☒ Yes ☐ No

Transaction ID: SC1D4558

Full Name (Last, First, Middle Initial)

Name of Employer

Mailing Address

Occupation

City

State

ZIP Code

Amount
Guaranteed
Outstanding

Full Name (Last, First, Middle Initial)

Name of Employer

Mailing Address

Occupation

City

State

ZIP Code

Amount
Guaranteed
Outstanding

Full Name (Last, First, Middle Initial)

Name of Employer

Mailing Address

Occupation

City

State

ZIP Code

Amount
Guaranteed
Outstanding

Full Name (Last, First, Middle Initial)

Name of Employer

Mailing Address

Occupation

City

State

ZIP Code

Amount
Guaranteed
Outstanding

SUBTOTALS This Period This Page (optional)

5000.00

TOTALS This Period (last page in this line only)

Carry outstanding balance only to LINE 3, Schedule D for this line. If no Schedule D, carry forward to appropriate line of Summary.

SCHEDULE C

LOANS

PAGE 48 / 48

Use separate schedule(s)
for each category of the
Detailed Summary Page

FOR LINE NUMBER
(check only one)

☒ 13a
☐ 13b

NAME OF COMMITTEE (In Full)

Rob Bishop for Congress

LOAN SOURCE Full Name (Last, First, Middle Initial)

Rob Bishop, - Personal funds

Election:

☐ Primary
☐ General

☐ Other (specify) ▼

Convention

Mailing Address

PO Box 2002

City Bingham City

State UT

ZIP Code

84302

Original Amount of Loan

Cumulative Payment To Date

Balance Outstanding at Close of This Period

3000.00

0.00

3000.00

TERMS

Date Incurred

Date Due

Interest Rate

Secured

MM
03

YY
03

2002

% (april)

Yes ☐ No ☐

Transaction ID:

SC110.4555

Full Name (Last, First, Middle Initial)

Name of Employer

Mailing Address

Occupation

City

State

ZIP Code

Amount
Guaranteed
Outstanding

Full Name (Last, First, Middle Initial)

Name of Employer

Mailing Address

Occupation

City

State

ZIP Code

Amount
Guaranteed
Outstanding

Full Name (Last, First, Middle Initial)

Name of Employer

Mailing Address

Occupation

City

State

ZIP Code

Amount
Guaranteed
Outstanding

Full Name (Last, First, Middle Initial)

Name of Employer

Mailing Address

Occupation

City

State

ZIP Code

Amount
Guaranteed
Outstanding

SUBTOTALS This Period This Page (optional) ▶

3000.00

TOTALS This Period (last page in this line only) ▶

Carry outstanding balance only to LINE 3, Schedule D for this line. If no Schedule D, carry forward to appropriate line of Summary.

SCHEDULE C

LOANS

PAGE 48 / 48

Use separate schedule(s)
for each category of the
Detailed Summary Page

FOR LINE NUMBER
(check only one)

☒ 13a
☐ 13b

NAME OF COMMITTEE (In Full)

Rob Bishop for Congress

LOAN SOURCE Full Name (Last, First, Middle Initial)

Rob Bishop, - Personal funds

Election

☐ Primary

☐ General

☐ Other (specify) ▼

Convention

Mailing Address

PO Box 2002

City Brigham City

State UT

ZIP Code

84302

Original Amount of Loan

15000.00

Cumulative Payment To Date

0.00

Balance Outstanding at Close of This Period

15000.00

TERMS

Date Incurred

Date Due

Interest Rate

Secured

MM
03

YY
12

YY
2002

% (APR)

Yes ☐ No ☐

Transaction ID:

SC110.4557

Full Name (Last, First, Middle Initial)

Name of Employer

Mailing Address

Occupation

City

State

ZIP Code

Amount
Guaranteed
Outstanding

Full Name (Last, First, Middle Initial)

Name of Employer

Mailing Address

Occupation

City

State

ZIP Code

Amount
Guaranteed
Outstanding

Full Name (Last, First, Middle Initial)

Name of Employer

Mailing Address

Occupation

City

State

ZIP Code

Amount
Guaranteed
Outstanding

Full Name (Last, First, Middle Initial)

Name of Employer

Mailing Address

Occupation

City

State

ZIP Code

Amount
Guaranteed
Outstanding

SUBTOTALS This Period This Page (optional)

15000.00

TOTALS This Period (last page in this line only)

23000.00

Carry outstanding balance only to LINE 3, Schedule D, for this line. If no Schedule D, carry forward to appropriate line of Summary.

EE.04.410.1004

TAB D




26 July 2002

RECEIVED
FEC MAIL ROOM
2002 AUG -1 A 8 56

To Whom It May Concern:


This is to certify that the signature shown on this attached report (FEC form 7, dated 7/14/2002) is Rex Rollo's. Mr. Rollo is the Chief Financial officer for America First Credit Union. FEC showed Rob Bishop as Treasurer, in error.

This is to further certify that your web page shows American First Credit Union, instead of America First Credit Union.


Rex Rollo
EVP, Chief Financial Officer

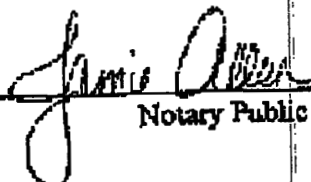
State of Utah

County of Utah


Barney B. Chapman
VP, Chief of Staff

On this 26th day of July, 2002, before me Jamie Allen, a Notary Public, personally appeared Rex Rollo & Barney Chapman personally known to me to be the persons whose names are subscribed to this instrument, and acknowledged that he then executed the same.




Notary Public

REPORT OF COMMUNICATION COSTS BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS

1. NAME OF ORGANIZATION <i>America's First Credit Union</i>		2. IDENTIFICATION NUMBER (Assigned by FEC) <i>C70003686</i>	
(b) ADDRESS (Number and Street) <i>1334 West 4675 South, P.O. Box 9199</i>		3. TYPE OF ORGANIZATION (Check Appropriate Box)	
(c) CITY, STATE AND ZIP CODE <i>Provo, Utah 84409</i>		<input type="checkbox"/> Corporation <input type="checkbox"/> Labor Organization <input type="checkbox"/> Membership Organization <input type="checkbox"/> Trade Association <input checked="" type="checkbox"/> Cooperative <input type="checkbox"/> Corporation without capital stock	
4. TYPE OF REPORT (Check One)			
<input type="checkbox"/> April 15 Quarterly Report <input checked="" type="checkbox"/> July 15 Quarterly Report <input type="checkbox"/> October 15 Quarterly Report <input type="checkbox"/> 12 Day Pre-General Election Report held on _____ in the State of _____ <input type="checkbox"/> January 31 Year End Report			
(b) Is this Report an Amendment? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO			
5. THIS REPORT COVERS THE PERIOD <i>4/1/02</i> THROUGH <i>6/30/02</i>			

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category Communicated With	Date(s) of Communication	Check One		Identify Candidate, Office Sought, District and State, and Whether for Primary or General Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative Personnel	<i>4/4/02</i>	<input checked="" type="checkbox"/>		<i>Rob Bishop House of Rep. District 1, Utah Primary</i>	<i>\$8,425.29</i>
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other: (Specify)						
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative Personnel	<i>4/18/02</i>	<input checked="" type="checkbox"/>		<i>Rob Bishop House of Rep. District 1, Utah Primary</i>	<i>\$8,425.29</i>
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other: (Specify)						

(NOTE: For additional communications, attach separate sheets containing the same information as above.)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD *\$39,271.87*

I certify that I have examined this report and, to the best of my knowledge and belief, it is true, correct and complete.

Rex Rolfe

Type of Print Name

C.F.O.

Signature and Title of Person Designated to Sign This Report

7/14/02

Date

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 2 U.S.C. § 437g

WHERE TO FILE:
Federal Election Commission
565 E Street, N.W.
Washington, D.C. 20463

FOR FURTHER INFORMATION CONTACT:
Federal Election Commission
Toll Free: 800-424-9530
Local: 202-694-1100

REPORT OF COMMUNICATION COSTS BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS

1. (a) NAME OF ORGANIZATION
America first Credit Union
(b) ADDRESS (Number and Street)
1334 W. 4678 S.
(c) CITY, STATE AND ZIP CODE
Ogden UT 84409

2. IDENTIFICATION NUMBER (Assigned by FEC)
C70023686

3. TYPE OF ORGANIZATION (Check Appropriate Box)
☐ Corporation
☐ Labor Organization
☐ Membership Organization
☐ Trade Association
☒ Cooperative
☐ Corporation without capital stock

4. TYPE OF REPORT (Check One)
 (a) ☐ April 15 Quarterly Report ☒ July 15 Quarterly Report ☐ October 15 Quarterly Report
☐ 12 Day Pre-General Election Report held on _____ at the State of _____
☐ January 31 Year End Report

(b) Is this Report an Amendment? ☐ YES ☒ NO

5. THIS REPORT COVERS THE PERIOD 4/1/02 THROUGH 6/30/02

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category of Communication	Date(s) of Communication	Check One		Locally Candidate, Office Sought, District and State, and Whether for Primary or General Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive Administrative Personnel	6/15	✓		Rob Bishop House of Rep. District 1, Utah Primary	\$1,226.48
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholder					
<input type="checkbox"/> Telegraph	<input checked="" type="checkbox"/> Other					
<input type="checkbox"/> Other (Specify)						
<input type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive Administrative Personnel					
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholder					
<input type="checkbox"/> Telegraph	<input type="checkbox"/> Other					
<input type="checkbox"/> Other (Specify)						

(NOTE: For additional communications, attach separate sheets containing the same information as above.)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD \$37,071.82

I certify that I have examined this report and to the best of my knowledge and belief, it is true, correct and complete.

Don Hutto Type of Print Name
Don Hutto Signature and Title of Person Designated to Sign This Report
7/14/02 Date
 NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 2 U.S.C. § 437g

WHERE TO FILE:
 Federal Election Commission
 809 E Street, N.W.
 Washington, D.C. 20483

FOR FURTHER INFORMATION CONTACT:
 Federal Election Commission
 Toll Free: 800-424-9530
 Local: 202-694-1100

25 JUL 04 10 41 AM '02

REPORT OF COMMUNICATION COSTS BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS

1. (a) NAME OF ORGANIZATION <u>America First Credit Union</u>		2. IDENTIFICATION NUMBER (Assigned by FEC) <u>C7 0003686</u>	
(b) ADDRESS (Number and Street) <u>1334 W. 4th St.</u>		3. TYPE OF ORGANIZATION (Check Appropriate Box)	
(c) CITY, STATE AND ZIP CODE <u>Ordan, UT. 84409</u>		<input type="checkbox"/> Corporation <input type="checkbox"/> Labor Organization <input type="checkbox"/> Membership Organization <input type="checkbox"/> Trade Association <input checked="" type="checkbox"/> Cooperative <input type="checkbox"/> Corporation without issued stock	

4. TYPE OF REPORT (Check One):
 (a) ☐ April 15 Quarterly Report ☒ July 15 Quarterly Report ☐ October 15 Quarterly Report
☐ 12 Day Pre-General Election Report held on _____ in the State of _____
☐ January 31 Year End Report
 (b) Is this Report an Amendment? ☐ YES ☒ NO

5. THIS REPORT COVERS THE PERIOD 4/1/02 THROUGH 6/30/02

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category Communicated With	Date(s) of Communication	Check One		Election Candidate, Office Sought, District and State, and Whether for Primary or General Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative Personnel	6/20	/		Rob Bishop House of Rep. District 1, Utah Primary	\$8,426.39
<input type="checkbox"/> Telephone	<input type="checkbox"/> Representatives					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other _____ (Specify)						
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative Personnel	6/21	/		Rob Bishop House of Rep. District 1, Utah Primary	\$8,426.39
<input type="checkbox"/> Telephone	<input type="checkbox"/> Representatives					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other _____ (Specify)						

(NOTE: For additional communications, attach separate sheets containing the same information as above.)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD \$39,071.52

I certify that I have examined this report and, to the best of my knowledge and belief, it is true, correct and complete.

Ray Kello
Type or Print Name

Ray Kello CFO
Signature and Title of Person Designated to Sign This Report

7/6/02
Date

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 2 U.S.C. 4437g.

WHERE TO FILE:
Federal Election Commission
999 E Street, N.W.
Washington, D.C. 20468

FOR FURTHER INFORMATION CONTACT:
Federal Election Commission
Toll Free: 800-424-9530
Local: 202-694-1108

Presented by the Federal Election Commission

Committee ID: C70003686

AMERICAN FIRST CREDIT UNION1334 W. 4675 S
OGDEN, UT 84409Treasurer Name: ROB BISHOP
Committee Designation: (N/A)
Committee Type: C (COMMUNICATION COST)

ERROR

ERROR

NOTE:Click the Display Image column to quickly view a report page by page.
Click the Display PDF column to receive and view/print entire reports in PDF format.

Year 2002						
Document Filed	Amended	Date		Pages	Display Image	Display PDF
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25 JUL 2002 15:04:10

Federal Election Commission

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☒ Registered/Certified Mail POSTMARKED (R/C)
7-26-02

☐ No Postmark

☐ Postmark Illegible

☐ Received from the House office of Records
and Registration Date of Receipt

☐ Received from the Senate Office of Public
Records Date of Receipt

☐ Other (Specify): Postmarked
and/or Date of Receipt

☐ Electronic Filing

LS

PREPARER

8-1-02

DATE PREPARED

04-10-10
03-768-2982

**REPORT OF COMMUNICATION COSTS
BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS**

RECEIVED
FEC MAIL ROOM

JUL 25 A 9 47

<p>1. (a) NAME OF ORGANIZATION <u>USU Community Credit Union</u></p> <p>(b) ADDRESS (Number and Street) <u>198 N. Main Street</u></p> <p>(c) CITY, STATE AND ZIP CODE <u>Logan UT 84323</u></p>	<p>2. IDENTIFICATION NUMBER (Assigned by FEC)</p> <p>3. TYPE OF ORGANIZATION (Check Appropriate Box)</p> <p><input type="checkbox"/> Corporation <input type="checkbox"/> Trade Association</p> <p><input type="checkbox"/> Labor Organization <input checked="" type="checkbox"/> Cooperative</p> <p><input type="checkbox"/> Membership Organization <input type="checkbox"/> Corporation without capital stock</p>
<p>4. TYPE OF REPORT (Check One):</p> <p>(a) <input type="checkbox"/> April 15 Quarterly Report <input checked="" type="checkbox"/> July 15 Quarterly Report <input type="checkbox"/> October 15 Quarterly Report</p> <p><input type="checkbox"/> 12 Day Pre-General Election Report held on _____ in the State of _____</p> <p><input type="checkbox"/> January 31 Year End Report</p> <p>(b) Is this Report an Amendment? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p>	
<p>5. THIS REPORT COVERS THE PERIOD <u>4/1/02</u> THROUGH <u>6/30/02</u></p>	

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category Communicated With	Date(s) of Communication	Check One		Identify Candidate, Office Sought, District and State, and Whether for Primary or General Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/ Administrative Personnel	6/14	<input checked="" type="checkbox"/>		Rob Bishop House of Rep. District 1, Utah Primary,	\$1,620.89
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input type="checkbox"/> Members					
<input type="checkbox"/> Other: (Specify)						
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/ Administrative Personnel	6/18	<input checked="" type="checkbox"/>		Rob Bishop House of Rep. Dist 1, Utah Primary	\$1,620.89
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input type="checkbox"/> Members					
<input type="checkbox"/> Other: (Specify)						

(NOTE: For additional communications, attach separate sheets containing the same information as above.)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD : \$ 7,283.56

I certify that I have examined this report and, to the best of my knowledge and belief, it is true, correct and complete.

Bill A. Nault
Type or Print Name

Bill A. Nault
Signature and Title of Person Designated to Sign This Report

7-15-2
Date

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 2 U.S.C. §437g.

WHERE TO FILE:
Federal Election Commission
888 E Street, N.W.
Washington, D.C. 20463

FOR FURTHER INFORMATION CONTACT:
Federal Election Commission
Toll Free: 800-424-9530
Local: 202-694-1100

FEC 03-767-13-03

REPORT OF COMMUNICATION COSTS BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS

1. (a) NAME OF ORGANIZATION USU Community Credit Union		2. IDENTIFICATION NUMBER (Assigned by FEC)	
(b) ADDRESS (Number and Street) 196 N Main Street		3. TYPE OF ORGANIZATION (Check Appropriate Box) <input type="checkbox"/> Corporation <input type="checkbox"/> Labor Organization <input type="checkbox"/> Membership Organization <input type="checkbox"/> Trade Association <input checked="" type="checkbox"/> Cooperative <input type="checkbox"/> Corporation without capital stock	
(c) CITY, STATE AND ZIP CODE Leam, UT 84323			
4. TYPE OF REPORT (Check One) <input type="checkbox"/> April 15 Quarterly Report <input checked="" type="checkbox"/> July 15 Quarterly Report <input type="checkbox"/> October 15 Quarterly Report <input type="checkbox"/> 12 Day Pre-General Election Report held on _____ in the State of _____ <input type="checkbox"/> January 31 Year-End Report			
(d) Is this Report an Amendment? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO			
5. THIS REPORT COVERS THE PERIOD 4/1/02 THROUGH 6/30/02			

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Grade or Category Communicated with	Date(s) of Communication	Effect On		Identify Candidate, Office Sought, District and State, and Whether for Primary or General Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input checked="" type="checkbox"/> Direct Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Telegram <input type="checkbox"/> Other	<input type="checkbox"/> Executive/Administrative Personnel <input type="checkbox"/> Shareholders <input checked="" type="checkbox"/> Members	6/20	✓		Rob Bishop House of Rep. District 1, Utah Primary	\$1,820.82
<input checked="" type="checkbox"/> Direct Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Telegram <input type="checkbox"/> Other	<input type="checkbox"/> Executive/Administrative Personnel <input type="checkbox"/> Shareholders <input checked="" type="checkbox"/> Members	6/21	✓		"Rob Bishop" House of Rep. Dist. 1, Utah Primary	\$1,820.82

(NOTE: For additional communications, attach separate checks containing the same information as above)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD **\$7,263.56**

I certify that I have examined this report and, to the best of my knowledge and belief, it is true, correct and complete.

Type or Print Name _____ Signature and Title of Person Designated to Sign This Report _____ Date _____
NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 2 U.S.C. §437g.

WHERE TO FILE:
Federal Election Commission
899 E Street, N.W.
Washington, D.C. 20463

FOR FURTHER INFORMATION CONTACT:
Federal Election Commission
Toll Free: 800-424-6530
Local: 202-694-1100

1813 04 00 03 22

4474 . 767 . 03 . 02

Federal Election Commission	
ENVELOPE REPLACEMENT PAGE FOR INCOMING DOCUMENTS	
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<input type="checkbox"/> Hand Delivered	Date of Receipt
<input checked="" type="checkbox"/> First Class Mail	POSTMARKED 7-15-02
<input type="checkbox"/> Registered/Certified Mail	POSTMARKED (R/C)
<input type="checkbox"/> No Postmark	
<input type="checkbox"/> Postmark Illegible	
<input type="checkbox"/> Received from the House office of Records and Registration	Date of Receipt
<input type="checkbox"/> Received from the Senate Office of Public Records	Date of Receipt
<input type="checkbox"/> Other (Specify):	Postmarked and/or Date of Receipt
<input type="checkbox"/> Electronic Filing	
<i>See</i>	7-25-02
PREPARER	DATE PREPARED

(6/2000)



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

RQ-2

Faith A. Neuhold, Treasurer
USU Community Credit Union
198 N. Main Street
Logan, UT 84323

Identification Number: C70003744

JUL 15 2002

Reference: July Quarterly Report (4/1/02-6/30/02)

Dear Ms. Neuhold:

This letter is prompted by the Commission's preliminary review of the report(s) referenced above. The review raised questions concerning certain information contained in the report(s). An itemization follows:

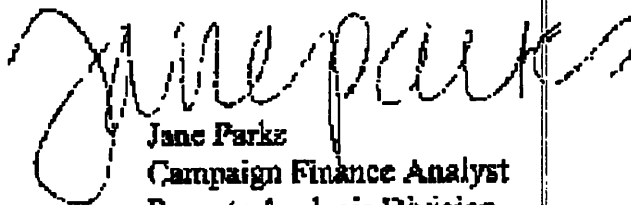
-FEC FORM 7 should disclose the following information: the name, address, and type of your organization, the report type and period covered, the type of communication and class, the name of the candidate, the office sought, state and district (if applicable) of each candidate, whether the candidate was supported or opposed, the date of the communication and the cost per candidate. Please amend your report by providing the Class communicated with on FEC FORM 7.

-Be advised that you have failed to include an FEC ID on your report. Please file all future reports and correspondence using your identification number, C70003744, to avoid potential errors in entering your reports on the public record.

A response or amendment to your original report(s) correcting the above problem(s) should be filed with the Federal Election Commission within fifteen (15) days of the date of this letter. Electronic filers must file amendments (to include statements, designations and reports) in an electronic format and must submit an amended report in its entirety, rather than just those portions of the report that are being amended. If you need assistance, please feel free to contact me on our toll-free number, (800) 424-9530 (at

the prompt press 1, then press 2 to reach the Reports Analysis Division). My local number is (202) 694-1130.

Sincerely,



Jane Parkz
Campaign Finance Analyst
Reports Analysis Division

295

25.04.410.48
22.03.783

22037830367

SECRET
REF ID: A66456

RECEIVED
FEC MAIL ROOM

2002 JUL 21 P 1:07

REPORT OF COMMUNICATION COSTS
BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS

1. (a) NAME OF ORGANIZATION <u>Mountain America Credit Union</u>	2. IDENTIFICATION NUMBER (assigned by FEC)
(b) ADDRESS (Number and Street) <u>660 S. 200 E.</u>	3. TYPE OF ORGANIZATION (Check Appropriate Box)
(c) CITY, STATE AND ZIP CODE <u>SLC UT 84111</u>	<input type="checkbox"/> Corporation <input type="checkbox"/> Labor Organization <input type="checkbox"/> Membership Organization <input type="checkbox"/> Trade Association <input checked="" type="checkbox"/> Cooperative <input type="checkbox"/> Corporation without capital stock

4. TYPE OF REPORT (Check One)
<input type="checkbox"/> April 15 Quarterly Report <input checked="" type="checkbox"/> July 15 Quarterly Report <input type="checkbox"/> October 15 Quarterly Report <input type="checkbox"/> 12 Day Pre-General Election Report held on _____ in the State of _____ <input type="checkbox"/> January 31 Year End Report
(d) Is this Report an Amendment? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

5. THIS REPORT COVERS THE PERIOD <u>1/1/02</u> THROUGH <u>6/30/02</u>

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category Communicated With	Date(s) of Communication	Check One		Identify Candidate, Office Sought, District and State, and Win/Loss for Primary or General Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative Personnel	6/14	✓		Rob Bishop House of Rep. District 1, Utah Primary	\$1,448.62
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other (Specify)						
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative Personnel	6/18	✓		Rob Bishop House of Rep. District 1, Utah Primary	\$1,448.62
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other (Specify)						

(NOTE: For public law communications, attach separate sheets containing the same information as above.)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD

\$6,426.06

I certify that I have examined the report and, to the best of my knowledge and belief, it is true, correct and complete.

Gordon L. Kennedy
Type or Print Name[Signature]
Signature and Title of Person Designated to Sign This Report7/15/02
Date

(NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 2 U.S.C. § 437g)

WHERE TO FILE:
Federal Election Commission
800 E Street, N.W.
Washington, D.C. 20463FOR FURTHER INFORMATION CONTACT:
Federal Election Commission
Toll Free: 800-424-9536
Local: 202-694-1100

RECEIVED
FEC MAIL ROOMREPORT OF COMMUNICATION COSTS
BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS

JUN 21 P 1:07

1. (a) NAME OF ORGANIZATION <u>Mountain America Credit Union</u>		2. IDENTIFICATION NUMBER (Assigned by FEC)	
(b) ADDRESS (Number and Street) <u>640 S. 200 E.</u>		3. TYPE OF ORGANIZATION (Check Appropriate Box)	
(c) CITY, STATE AND ZIP CODE <u>S.L.C. UT. 84111</u>		<input type="checkbox"/> Corporation <input type="checkbox"/> Labor Organization <input type="checkbox"/> Membership Organization <input type="checkbox"/> Trade Association <input checked="" type="checkbox"/> Cooperative <input type="checkbox"/> Corporation without capital stock	
4. TYPE OF REPORT (Check One):			
<input type="checkbox"/> April 15 Quarterly Report <input checked="" type="checkbox"/> July 15 Quarterly Report <input type="checkbox"/> October 15 Quarterly Report <input type="checkbox"/> 12 Day Pre-General Election Report held on _____ in the State of _____ <input type="checkbox"/> January 31 Year End Report			
(Is this Report an Amendment?) <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO			
5. THIS REPORT COVERS THE PERIOD <u>1/1/02</u> THROUGH <u>6/30/02</u>			

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category Communicated With	Date(s) of Communication	Check One		Identify Candidate, Office Sought, District and State, and Whether for Primary or General Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative Personnel	6/20	✓		Rob Bishop House of Rep. District 1, Utah Primary	\$1,448.52
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other (Specify)						
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative Personnel	6/21	✓		Rob Bishop House of Rep. District 1, Utah Primary	\$1,446.52
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other (Specify)						

(NOTE: For additional communications, attach separate sheets containing the same information as above.)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD \$6,426.04

I certify that I have examined this report and, to the best of my knowledge and belief, it is true, correct and complete.

Gregory L. Kennedy
Type of Print NameJohn T. Kennedy Esq. 7/15/02
Signature and Title of Person Designated to Sign This Report

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 2 U.S.C. §1327.

WHERE TO FILE:

Federal Election Commission
885 E Street, N.W.
Washington, D.C. 20463

FOR FURTHER INFORMATION CONTACT:

Federal Election Commission
Toll Free: 800-424-9530
Local: 202-694-1100

REPORT OF COMMUNICATION COSTS BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS

RECEIVED
FEC MAIL ROOM

JUL 21 P 1:08

1. (a) NAME OF ORGANIZATION <u>Mountain America Credit Union</u>		2. IDENTIFICATION NUMBER (Assigned by FEC)
(b) ADDRESS (Number and Street) <u>660 S. 200 E.</u>		3. TYPE OF ORGANIZATION (Check Appropriate Box) <input type="checkbox"/> Corporation <input type="checkbox"/> Labor Organization <input type="checkbox"/> Membership Organization <input type="checkbox"/> Trade Association <input checked="" type="checkbox"/> Cooperative <input type="checkbox"/> Corporation without capital stock
(c) CITY, STATE AND ZIP CODE <u>S.L.C. UT. 84111</u>		
4. TYPE OF REPORT (Check One): (a) <input type="checkbox"/> April 15 Quarterly Report <input checked="" type="checkbox"/> July 15 Quarterly Report <input type="checkbox"/> October 15 Quarterly Report <input type="checkbox"/> 112 Day Pre-General Election Report held on _____ in the State of _____ <input type="checkbox"/> January 31 Year End Report (b) Is this Report an Amendment? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		
5. THIS REPORT COVERS THE PERIOD <u>1/1/02</u> THROUGH <u>6/30/02</u>		

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category of Communication	Date(s) of Communication	Check One		Identify Candidate, Office Sought, District and State, and Whether for Primary or General Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input checked="" type="checkbox"/> Direct Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Telegram <input type="checkbox"/> Other: (Specify)	<input type="checkbox"/> Executive/ Administrative Personnel <input type="checkbox"/> Stockholders <input checked="" type="checkbox"/> Members	6/24	<input checked="" type="checkbox"/>		Rob Bishop House of Rep. District 1, Utah Primary	\$631.95
<input type="checkbox"/> Direct Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Telegram <input type="checkbox"/> Other: (Specify)	<input type="checkbox"/> Executive/ Administrative Personnel <input type="checkbox"/> Stockholders <input type="checkbox"/> Members					

(NOTE: For additional communications, attach separate sheets containing the same information as above.)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD

\$6,426.00

I certify that I have examined this report and, to the best of my knowledge and belief, it is true, correct, and complete.

Conrad L. Kennedy
Type or Print Name

Rob Bishop
Signature and Title of Person Designated to Sign This Report

7/15/02
Date

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 2 U.S.C. §437g.

WHERE TO FILE:

Federal Election Commission
999 E Street, N.W.
Washington, D.C. 20543

FOR FURTHER INFORMATION CONTACT:

Federal Election Commission
Toll Free: 800-424-0520
Local: 202-694-1100

Federal Election Commission

ENVELOPE REPLACEMENT PAGE FOR INCOMING DOCUMENTS

The Commission has added this page to the end of this filing to indicate how it was received.

<input type="checkbox"/> Hand Delivered	Date of Receipt
<input type="checkbox"/> First Class Mail	POSTMARKED
<input checked="" type="checkbox"/> Registered/Certified Mail	POSTMARKED (R/C) 7-15-02
<input type="checkbox"/> No Postmark	
<input type="checkbox"/> Postmark Illegible	
<input type="checkbox"/> Received from the House office of Records and Registration	Date of Receipt
<input type="checkbox"/> Received from the Senate Office of Public Records	Date of Receipt
<input type="checkbox"/> Other (Specify):	Postmarked and/or Date of Receipt
<input type="checkbox"/> Electronic Filing	
<i>cfm</i> PREPARER	7-21-02 DATE PREPARED

(6/2000)

25.04.410.1520
22.03.767.1077

RECEIVED
FEC MAIL ROOMREPORT OF COMMUNICATION COSTS
BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS

JUN 20 P 12:59

1. (a) NAME OF ORGANIZATION Tooele Federal Credit Union		2. IDENTIFICATION NUMBER (Assigned by FEC)	
(b) ADDRESS (Number and Street) 562 N. Main Street		3. TYPE OF ORGANIZATION (Check Appropriate Box) <input type="checkbox"/> Corporation <input type="checkbox"/> Labor Organization <input type="checkbox"/> Membership Organization <input type="checkbox"/> Trade Association <input checked="" type="checkbox"/> Cooperative <input type="checkbox"/> Corporation without capital stock	
(c) CITY, STATE AND ZIP CODE Tooele, Utah 84074			
4. TYPE OF REPORT (Check One): (a) <input type="checkbox"/> April 15 Quarterly Report <input checked="" type="checkbox"/> July 15 Quarterly Report <input type="checkbox"/> October 15 Quarterly Report <input type="checkbox"/> 12 Day Pre-General Election Report held on _____ in the State of _____ <input type="checkbox"/> January 31 Year End Report (b) Is this Report an Amendment? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO			
5. THIS REPORT COVERS THE PERIOD 1/1/02 THROUGH 6/30/02			

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category Communicated with	Date(s) of Communication	Check One		Identify Candidates, Office Sought, Opponent and Party, and Whether for Primary or General Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive Administrative Personnel	6/14	X		Rob Bishop House of Rep. District 1, Utah Primary Election	\$655.68
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other (Specify)						
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive Administrative Personnel	6/18	X		Rob Bishop House of Rep District 1, Utah Primary Election	\$655.68
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other (Specify)						

(NOTE: For additional communications, attach separate sheets containing the same information as above.)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD **\$1,311.36**

I certify that I have examined this report and, to the best of my knowledge and belief, it is true, correct and complete.

STANLEY D. CHRISTENSEN *[Signature]*
 Type or Print Name Signature and Title of Person Designated to Sign This Report

15 JUL 2002
Date

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 2 U.S.C. §437g.

WHERE TO FILE:
 Federal Election Commission
 999 E Street, N.W.
 Washington, D.C. 20463

FOR FURTHER INFORMATION CONTACT:
 Federal Election Commission
 Toll Free: 800-424-9530
 Local: 202-694-1199

25 JUL 2002 10:10:10
 25 JUL 2002 10:10:10
 25 JUL 2002 10:10:10

RECEIVED
FEC MAIL ROOMREPORT OF COMMUNICATION COSTS
BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS

JUNE 20 12:59

1. (a) NAME OF ORGANIZATION Tooele Federal Credit Union		2. IDENTIFICATION NUMBER (Assigned by FEC)	
(b) ADDRESS (Number and Street) 562 North Main		3. TYPE OF ORGANIZATION (Check Appropriate Box)	
(c) CITY, STATE AND ZIP CODE Tooele, Utah 84074		<input type="checkbox"/> Corporation <input type="checkbox"/> Labor Organization <input type="checkbox"/> Membership Organization <input type="checkbox"/> Trade Association <input checked="" type="checkbox"/> Cooperative <input type="checkbox"/> Corporation without capital stock	
4. TYPE OF REPORT (Check One)			
<input type="checkbox"/> April 15 Quarterly Report <input checked="" type="checkbox"/> July 15 Quarterly Report <input type="checkbox"/> October 15 Quarterly Report <input type="checkbox"/> 12 Day Pre-General Election Report held on _____ in the State of _____ <input type="checkbox"/> January 31 Year End Report			
(b) Is this Report an Amendment? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO			
5. THIS REPORT COVERS THE PERIOD 1/1/02 THROUGH 6/30/02			

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category Communicated With	Date(s) of Communication	Check One		Identify Candidate, Office Sought, District and State, and Whether for Primary or General Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive - Administrative Personnel	6/20			Rob Bishop House of Rep. District 1, Utah Primary Election	\$655.68
<input type="checkbox"/> Telephone	<input type="checkbox"/> Electioneering					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other: (Specify)						
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive - Administrative Personnel	6/21			Rob Bishop House of Rep District 1, Utah Primary Election	655.68
<input type="checkbox"/> Telephone	<input type="checkbox"/> Electioneering					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other: (Specify)						

(NOTE: For additional communications, attach separate sheets containing the same information as above.)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD : **\$1,311.36**

I certify that I have examined this report and, to the best of my knowledge and belief, it is true, correct and complete

Samuel D. Christensen
Type of Print Name**Samuel D. Christensen**
Signature and Title of Person Designated to Sign This Report**15 July 2002**
Date

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 2 U.S.C. §437g

WHERE TO FILE:
Federal Election Commission
888 E Street, N.W.
Washington, D.C. 20463FOR FURTHER INFORMATION CONTACT:
Federal Election Commission
Toll Free: 800-424-9530
Local: 202-694-110022 JUL 2002 13:22
FEC MAIL ROOM

2002 JUL 20 P 12

REPORT OF COMMUNICATION COSTS
BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS

1. (a) NAME OF ORGANIZATION <u>Tripple Federal Credit Union</u>		2. IDENTIFICATION NUMBER (Assigned by FEC)	
(b) ADDRESS (Number and Street) <u>562 North Main</u>		3. TYPE OF ORGANIZATION (Check Appropriate Box) <input type="checkbox"/> Corporation <input type="checkbox"/> Labor Organization <input type="checkbox"/> Membership Organization <input type="checkbox"/> Trade Association <input checked="" type="checkbox"/> Cooperative <input type="checkbox"/> Corporation without capital stock	
(c) CITY, STATE AND ZIP CODE <u>Tripple, Utah 84074</u>			
4. TYPE OF REPORT (Check One) (a) <input type="checkbox"/> April 15 Quarterly Report <input checked="" type="checkbox"/> July 15 Quarterly Report <input type="checkbox"/> October 15 Quarterly Report <input type="checkbox"/> 12 Day Pre-General Election Report held on _____ in the State of _____ <input type="checkbox"/> January 31 Year End Report (b) Is this Report an Amendment? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO			
5. THIS REPORT COVERS THE PERIOD <u>1/1/02</u> THROUGH <u>6/30/02</u>			

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category Communicated With	Date(s) of Communication	Check One		Name(s) of Candidate, Office Sought, District and State and Number for Primary or General Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input type="checkbox"/> Direct Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Telegram <input type="checkbox"/> Other (Specify)	<input type="checkbox"/> Executive/Administrative Personnel <input type="checkbox"/> Stockholders <input checked="" type="checkbox"/> Members	6/21	<input checked="" type="checkbox"/>		Rob Bishop House of Rep. District 1, Utah Primary	1,038.91
<input type="checkbox"/> Direct Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Telegram <input type="checkbox"/> Other (Specify)	<input type="checkbox"/> Executive/Administrative Personnel <input type="checkbox"/> Stockholders <input checked="" type="checkbox"/> Members	6/24	<input checked="" type="checkbox"/>		Rob Bishop House of Rep. District 1, Utah Primary Election	976.56

(NOTE: For additional communications, attach separate sheets containing the same information as above.)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD : \$4,665.12

I certify that I have examined this report and, to the best of my knowledge and belief, it is true, correct and complete.

Steven D. Heisterkamp SLD
Type of Print Name Signature and Title of Person Designated to Sign This Report

15 July 2002
Date

(NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 21 U.S.C. 8437g.)

WHERE TO FILE:
Federal Election Commission
999 E Street, N.W.
Washington, D.C. 20463

FOR FURTHER INFORMATION CONTACT:
Federal Election Commission
Toll Free: 800-424-9530
Local: 202-844-1100

25-04-410-1000
2002-10-10-1000

RECEIVED
FEC MAIL ROOMREPORT OF COMMUNICATION COSTS
BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS

2002 JUL 21 P 1:02

1. (a) NAME OF ORGANIZATION <u>Deseret First Credit Union</u>		2. IDENTIFICATION NUMBER (Assigned by FEC)	
(b) ADDRESS (Number and Street) <u>147 N. 200 W.</u>		3. TYPE OF ORGANIZATION (Check Appropriate Box)	
(c) CITY, STATE AND ZIP CODE <u>SLC Utah 84103</u>		<input type="checkbox"/> Corporation <input type="checkbox"/> Labor Organization <input type="checkbox"/> Membership Organization <input type="checkbox"/> Trade Association <input checked="" type="checkbox"/> Cooperative <input type="checkbox"/> Corporation without capital stock	
4. TYPE OF REPORT (Check One):			
<input type="checkbox"/> April 15 Quarterly Report <input checked="" type="checkbox"/> July 15 Quarterly Report <input type="checkbox"/> October 15 Quarterly Report <input type="checkbox"/> 12 Day Pre-General Election Report held on _____ in the State of _____ <input type="checkbox"/> January 31 Year End Report			
(b) Is this Report an Amendment? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO			
5. THIS REPORT COVERS THE PERIOD <u>4/1/02</u> THROUGH <u>6/30/02</u>			

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category Communicated With	Date(s) of Communication	Check One		Identify Candidate, Office Sought, District and State, and Whether for Primary or General Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative Personnel	6/14	✓		Rob Bishop House of Rep District 1, Utah Primary	\$ 775.62
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other: (Specify)						
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative Personnel	6/18	✓		Rob Bishop House of Rep District 1, Utah Primary	\$ 775.62
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other: (Specify)						

(NOTE: For additional communications, attach separate sheets containing the same information as above.)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD : \$4,665.48

I certify that I have examined this report and, to the best of my knowledge and belief, it is true, correct and complete.

Shane C. London
Type or Print NameShane C. London
Signature and Title of Person Designated to Sign This Report7/15/02
Date

NOTES: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 2 U.S.C. §487g.

WHERE TO FILE:

Federal Election Commission
999 E Street, N.W.
Washington, D.C. 20463

FOR FURTHER INFORMATION CONTACT:

Federal Election Commission
Toll Free: 800-424-9530
Local: 202-694-1100

REPORT OF COMMUNICATION COSTS BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS

1. (a) NAME OF ORGANIZATION <u>Deseret First Credit Union</u>		2. IDENTIFICATION NUMBER (Assigned by FEC)	
(b) ADDRESS (Number and Street) <u>147 N 300 W</u>		3. TYPE OF ORGANIZATION (Check Appropriate Box) <input type="checkbox"/> Corporation <input type="checkbox"/> Labor Organization <input type="checkbox"/> Membership Organization <input checked="" type="checkbox"/> Trade Association <input checked="" type="checkbox"/> Cooperative <input type="checkbox"/> Corporation without capital stock	
(c) CITY, STATE AND ZIP CODE <u>SLC Utah 84103</u>			
4. TYPE OF REPORT (Check One) (a) <input type="checkbox"/> April 15 Quarterly Report <input checked="" type="checkbox"/> July 15 Quarterly Report <input type="checkbox"/> October 15 Quarterly Report <input type="checkbox"/> 12 Day Pre-General Election Report held on _____ in the State of _____ <input type="checkbox"/> January 31 Year-End Report			
(b) Is this Report an Amendment? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO			
5. THIS REPORT COVERS THE PERIOD <u>4/1/02</u> THROUGH <u>6/30/02</u>			

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category Communicated With	Date(s) of Communication	Check One		Identify Candidate, Office Sought, District and State, and Whether for Primary or General Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative Personnel	6/20	✓		Rob Bishop House of Rep. District 1, Utah Primary	\$776.62
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other: (Specify)						
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative Personnel	6/21	✓		Rob Bishop House of Rep District 1, Utah Primary	\$776.62
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other: (Specify)						

(NOTE: For additional communications, attach separate sheets containing the same information as above.)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD

\$4,665.48

I certify that I have examined this report and, to the best of my knowledge and belief, it is true, correct and complete.

Type or Print Name _____ Signature and Title of Person Designated to Sign This Report _____ Date _____

NOTE: Submission of false, inaccurate, or incomplete information may subject the person signing this report to penalties of 2 U.S.C. §437j

WHERE TO FILE:

Federal Election Commission
900 E Street, N.W.
Washington, D.C. 20463

FOR FURTHER INFORMATION CONTACT:

Federal Election Commission
Toll Free: 800-424-9530
Local: 202-694-1100

REPORT OF COMMUNICATION COSTS BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS

1. (a) NAME OF ORGANIZATION
Deseret First Credit Union

(b) ADDRESS (Number and Street)
145 N. 200 W.

(c) CITY, STATE AND ZIP CODE
SLC, Utah 84103

2. IDENTIFICATION NUMBER (Assigned by FEC)

3. TYPE OF ORGANIZATION (Check Appropriate Box)

☐ Corporation ☐ Trade Association
☐ Labor Organization ☒ Cooperative
☐ Membership Organization ☐ Corporation without capital stock

4. TYPE OF REPORT (Check One):

(a) ☐ April 15 Quarterly Report ☒ July 15 Quarterly Report ☐ October 15 Quarterly Report

☐ 12 Day Pre-General Election Report held on _____ in the State of _____

☐ January 31 Year End Report

(b) Is this Report an Amendment? ☐ YES ☒ NO

5. THIS REPORT COVERS THE PERIOD 1/1/02 THROUGH 6/30/02

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category Communicated With	Date(s) of Communication	Check One		Identify Candidate, Office Sought, District and State, and Whether for Primary or General Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input type="checkbox"/> Direct Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Telegram <input type="checkbox"/> Other (Specify)	<input type="checkbox"/> Executive/ Administrative Personnel <input type="checkbox"/> Stockholders <input checked="" type="checkbox"/> Members	<u>6/20</u>	<input checked="" type="checkbox"/>		<u>Rob Bishop</u> <u>House of Rep.</u> <u>District 1, Utah</u> <u>Primary</u>	<u>\$813.74</u>
<input type="checkbox"/> Direct Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Telegram <input type="checkbox"/> Other (Specify)	<input type="checkbox"/> Executive/ Administrative Personnel <input type="checkbox"/> Stockholders <input checked="" type="checkbox"/> Members	<u>6/24</u>	<input checked="" type="checkbox"/>		<u>Rob Bishop</u> <u>House of Rep</u> <u>District 1, Utah</u> <u>Primary</u>	<u>\$749.06</u>

(NOTE: For additional communications, attach separate sheets containing the same information as above.)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD \$1,562.80

I certify that I have examined this report and, to the best of my knowledge and belief, it is true, correct and complete.

Type or Print Name

Signature and Title of Person Designated to Sign This Report

Date

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 2 U.S.C. § 437g.

WHERE TO FILE:
Federal Election Commission
899 E Street, N.W.
Washington, D.C. 20465

FOR FURTHER INFORMATION CONTACT:
Federal Election Commission
Toll Free: 800-424-6530
Local: 202-694-1100

**ENVELOPE REPLACEMENT PAGE
FOR INCOMING DOCUMENTS**

Amu
PREPARER

7-21-02
DATE PREPARED

and/or Date of Receipt

RECEIVED
FEC MAIL ROOMREPORT OF COMMUNICATION COSTS
BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS

PS2: 58

1. (a) NAME OF ORGANIZATION <u>Goldenwest Credit Union</u>		2. IDENTIFICATION NUMBER (Assigned by FEC)
(b) ADDRESS (Number and Street) <u>6025 S. Adams Ave</u> (c) CITY, STATE AND ZIP CODE <u>South Ogden UT. 84403</u>		3. TYPE OF ORGANIZATION (Check Appropriate Box) <input type="checkbox"/> Corporation <input type="checkbox"/> Labor Organization <input type="checkbox"/> Membership Organization <input type="checkbox"/> Trade Association <input checked="" type="checkbox"/> Cooperative <input type="checkbox"/> Corporation without capital stock
4. TYPE OF REPORT (Check One) (a) <input type="checkbox"/> April 15 Quarterly Report <input checked="" type="checkbox"/> July 15 Quarterly Report <input type="checkbox"/> October 15 Quarterly Report <input type="checkbox"/> 12 Day Pre-General Election Report held on _____ in the State of _____ <input type="checkbox"/> January 31 Year End Report (b) Is this Report an Amendment? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		
5. THIS REPORT COVERS THE PERIOD <u>4/1/02</u> THROUGH <u>6/30/02</u>		

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category Communicated With	Date(s) of Communication	Check One		Identify Candidate, Office Sought, District and State, and Whether for Primary or General Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive Administrative Personnel	6/14	<input checked="" type="checkbox"/>		Rob Bishop House of Rep. District 1, Utah Primary	\$786.63
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other (Specify)						
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive Administrative Personnel	6/16	<input checked="" type="checkbox"/>		Rob Bishop House of Rep. Dist-1, Utah Primary	\$786.47
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other (Specify)						

(NOTE: For additional communications, attach separate sheets containing the same information as above.)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD : \$3,146.62

I certify that I have examined this report and, to the best of my knowledge and belief, it is true, correct and complete.

MICHAEL B CLARKE
Type of Print NameSignature and Title of Person Designated to Sign This Report
Signature of Michael B. Clarke, President, Goldenwest Credit Union7/15/02
Date

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 2 U.S.C. 5447e.

WHERE TO FILE:
Federal Election Commission
999 E Street, N.W.
Washington, D.C. 20543FOR FURTHER INFORMATION CONTACT:
Federal Election Commission
Toll Free: 800-424-9550
Local: 202-694-1100

REPORT OF COMMUNICATION COSTS BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS

RECEIVED
FEC MAIL ROOM
2002 JUL 21 P 12 58

1. (a) NAME OF ORGANIZATION
Goldenwest Credit Union

(b) ADDRESS (number and Street)
5025 E. Adams Ave

(c) CITY, STATE AND ZIP CODE
South Ogden, Ut. 84403

2. IDENTIFICATION NUMBER (Assigned by FEC)

3. TYPE OF ORGANIZATION (Check Appropriate Box)

☐ Corporation
☐ Labor Organization
☐ Membership Organization

☒ Trade Association
☒ Cooperative
☐ Corporation without capital stock

4. TYPE OF REPORT (Check One):

(A) ☐ April 15 Quarterly Report ☒ July 15 Quarterly Report ☐ October 15 Quarterly Report

☐ 12 Day Pre-General Election Report held on _____ in the State of _____

☐ January 31 Year End Report

(B) Is this Report an Amendment? ☐ YES ☒ NO

5. THIS REPORT COVERS THE PERIOD 4/1/02 THROUGH 6/30/02

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category Communication With	Date(s) of Communication	Check One		Identify Candidate, Office Sought, District and State, and Whether for Primary or General Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative/Personal <input type="checkbox"/> Stockholders <input checked="" type="checkbox"/> Members	<u>6/20</u>	<input checked="" type="checkbox"/>		<u>Rob Bishop</u> <u>House of Rep</u> <u>District 1, Utah</u> <u>Primary</u>	<u>\$786.63</u>
<input type="checkbox"/> Telephone						
<input type="checkbox"/> Telegram						
<input type="checkbox"/> Other: (Specify)						
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative/Personal <input type="checkbox"/> Stockholders <input checked="" type="checkbox"/> Members	<u>6/21</u>	<input checked="" type="checkbox"/>		<u>Rob Bishop</u> <u>House of Rep.</u> <u>Dist. 1, Utah</u> <u>Primary</u>	<u>\$786.63</u>
<input type="checkbox"/> Telephone						
<input type="checkbox"/> Telegram						
<input type="checkbox"/> Other: (Specify)						

(NOTE: For additional communications, attach separate sheets containing the same information as above.)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD \$3,146.92

I certify that I have examined this report and, to the best of my knowledge and belief, it is true, correct and complete.

WILEY D. CLARKE

Type or Print Name

WILEY D. CLARKE

Signature and Title of Person Designated to Sign This Report

7/15/02

Date

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 2 U.S.C. 5437g

WHERE TO FILE:

Federal Election Commission
999 E Street, N.W.
Washington, D.C. 20463

FOR FURTHER INFORMATION CONTACT:

Federal Election Commission
Toll Free: 800-424-9530
Local: 202-694-1100

25-04-113-105
22 JUL 2002 7:57 PM

Federal Election Commission

ENVELOPE REPLACEMENT PAGE FOR INCOMING DOCUMENTS

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7-15-02

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Postmark Illegible

☐

Received from the House office of Records and Registration

Date of Receipt

☐

Received from the Senate Office of Public Records

Date of Receipt

☐

Other (Specify):

Postmarked

and/or Date of Receipt

☐

Electronic Filing

mw
PREPARER

7-21-02
DATE PREPARED

(6/2000)

2002 JUL 19 4:19 PM

RECEIVED
FEC MAIL ROOM

JUL 21 12:56

REPORT OF COMMUNICATION COSTS
BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS

1. (a) NAME OF ORGANIZATION <u>Horizon Credit Union</u>		2. IDENTIFICATION NUMBER (Assigned by FEC)	
(b) ADDRESS (Number and Street) <u>225 S. 200 W.</u>		3. TYPE OF ORGANIZATION (Check Appropriate Box) <input type="checkbox"/> Corporation <input type="checkbox"/> Labor Organization <input type="checkbox"/> Membership Organization <input type="checkbox"/> Trade Association <input checked="" type="checkbox"/> Cooperative <input type="checkbox"/> Corporation without capital stock	
(c) CITY, STATE AND ZIP CODE <u>Farmington Utah 84405</u>			
4. TYPE OF REPORT (Check One): (a) <input type="checkbox"/> April 15 Quarterly Report <input type="checkbox"/> July 15 Quarterly Report <input type="checkbox"/> October 15 Quarterly Report <input type="checkbox"/> 12 Day Pre-General Election Report held on _____ in the State of _____ <input type="checkbox"/> January 15 Year End Report (b) Is this Report an Amendment? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO			
5. THIS REPORT COVERS THE PERIOD <u>1/1/02</u> THROUGH <u>6/30/02</u>			

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category Communicated With	Date(s) of Communication	Check One		Identify Candidate, Office Sought, District and State, and Whether for Primary or General Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative Personnel	6/14	✓		Rob Bishop House of Rep. District 1, Utah Primary	\$756.69
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
Other _____ (Specify)						
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative Personnel	6/18	✓		Rob Bishop House of Rep. District 1, Utah Primary	\$756.69
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
Other _____ (Specify)						

(NOTE: For additional communications, attach separate sheets containing the same information as above.)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD \$3,026.76

I certify that I have examined this report and, to the best of my knowledge and belief, it is true, correct and complete.

Randy Gailley
Type or Print NameRandy Gailley
Signature and Title of Person Designated to Sign This Report7-15-02
Date

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 2 U.S.C. §487g

WHERE TO FILE:

Federal Election Commission
999 F Street, N.W.
Washington, D.C. 20463

FOR FURTHER INFORMATION CONTACT:

Federal Election Commission
Toll Free: 800-424-6530
Local: 202-694-1100

**REPORT OF COMMUNICATION COSTS
BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS**

RECEIVED
FEC MAIL ROOM

2002 JUL 21 P 12:56

1. (a) NAME OF ORGANIZATION <u>Horizon Credit Union</u>		2. IDENTIFICATION NUMBER (Assigned by FEC)	
(b) ADDRESS (Number and Street) <u>225 S. 200 W.</u>		3. TYPE OF ORGANIZATION (Check Appropriate Box) <input type="checkbox"/> Corporation <input type="checkbox"/> Labor Organization <input type="checkbox"/> Membership Organization <input type="checkbox"/> Trade Association <input checked="" type="checkbox"/> Cooperative <input type="checkbox"/> Corporation without capital stock	
(c) CITY, STATE AND ZIP CODE <u>Farmington, UT 84025</u>			
4. TYPE OF REPORT (Check One): (a) <input type="checkbox"/> April 15 Quarterly Report <input checked="" type="checkbox"/> July 15 Quarterly Report <input type="checkbox"/> October 15 Quarterly Report <input type="checkbox"/> 12 Day Pre-General Election Report held on _____ in the State of _____ <input type="checkbox"/> January 31 Year End Report (b) Is this Report an Amendment? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO			
5. THIS REPORT COVERS THE PERIOD <u>1/1/02</u> THROUGH <u>1/30/02</u>			

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category of Communication (WH)	Date(s) of Communication	Check One		Identify Candidate, Office Sought, District and State, and Whether for Primary or Special Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/ Administrative Personnel <input checked="" type="checkbox"/> Stockholders <input type="checkbox"/> Members	6/20	<input checked="" type="checkbox"/>		Rob Bishop House of Rep. District 1, Utah Primary	\$756.69
<input type="checkbox"/> Telephone						
<input type="checkbox"/> Teleprint						
<input type="checkbox"/> Other: (Specify)						
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/ Administrative Personnel <input type="checkbox"/> Stockholders <input checked="" type="checkbox"/> Members	6/21	<input checked="" type="checkbox"/>		Rob Bishop House of Rep. Dist. 1, Utah Primary	\$756.69
<input type="checkbox"/> Telephone						
<input type="checkbox"/> Telegram						
<input type="checkbox"/> Other: (Specify)						

(NOTE: For additional communications attach separate sheets containing the same information as above)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD

\$1,513.38

I certify that I have examined this report and, to the best of my knowledge and belief, it is true, correct and complete.

Type or Print Name Signature and Title of Person Designated to Sign This Report Date

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 2 U.S.C. 4479g.

WHERE TO FILE
Federal Election Commission
999 E Street, N.W.
Washington, D.C. 20463

FOR FURTHER INFORMATION CONTACT:
Federal Election Commission
Toll Free: 800-426-0596
Local: 202-694-1100

Federal Election Commission

ENVELOPE REPLACEMENT PAGE FOR INCOMING DOCUMENTS

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<input type="checkbox"/>	Hand Delivered	Date of Receipt
<input checked="" type="checkbox"/>	First Class Mail	POSTMARKED 7-15-02
<input type="checkbox"/>	Registered/Certified Mail	POSTMARKED (R/C)
<input type="checkbox"/>	No Postmark	
<input type="checkbox"/>	Postmark Illegible	
<input type="checkbox"/>	Received from the House office of Records and Registration	Date of Receipt
<input type="checkbox"/>	Received from the Senate Office of Public Records	Date of Receipt
<input type="checkbox"/>	Other (Specify):	Postmarked and/or Date of Receipt
<input type="checkbox"/>	Electronic Filing	
<i>Jim P</i> PREPARER		<i>7-21-02</i> DATE PREPARED

(6/2000)

RECEIVED
FEC MAIL ROOM

REPORT OF COMMUNICATION COSTS
BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS

JUL 23 A 9 39

1. (a) NAME OF ORGANIZATION Box Elder County Credit Union		2. IDENTIFICATION NUMBER (Assigned by FEC)	
(b) ADDRESS (Number and Street) 30 S. 700 E.		3. TYPE OF ORGANIZATION (Check Appropriate Box) <input type="checkbox"/> Corporation <input type="checkbox"/> Trade Association <input type="checkbox"/> Labor Organization <input type="checkbox"/> Cooperative <input type="checkbox"/> Membership Organization <input type="checkbox"/> Corporation without capital stock	
(c) CITY, STATE AND ZIP CODE Brigham City, UT 84302			
4. TYPE OF REPORT (Check One) (a) <input type="checkbox"/> April 15 Quarterly Report <input checked="" type="checkbox"/> July 15 Quarterly Report <input type="checkbox"/> October 15 Quarterly Report <input type="checkbox"/> 12 Day Pre-General Election Report held on _____ in the State of _____ <input type="checkbox"/> January 31 Year End Report (b) Is this Report an Amendment? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO			
5. THIS REPORT COVERS THE PERIOD 4/1/02 THROUGH 6/30/02			

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category Communicated With	Date(s) of Communication	Check One		Identify Candidate, Office Sought, District and State, and Whether for Primary or General Election	Cost of Communication (Per Candidate)
			Support	Oppose		
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative Personnel	6/14	/		Rob Bishop House of Rep. Dist. 1, Utah Primary	\$516.94
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other (Specify)						
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative Personnel	6/18	/		Rob Bishop House of Rep. Dist. 1, Utah Primary	\$516.94
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other (Specify)						

(NOTE: For additional communications, attach separate sheets containing the same information as above.)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD **\$2,067.72**

I certify that I have examined this report and, to the best of my knowledge and belief, it is true, correct and complete.

DIONA PERRET
Type or Print Name

Diona Perret PRESIDENT
Signature and Title of Person Designated to Sign This Report

07-15-02
Date

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 5 U.S.C. § 457g.

WHERE TO FILE:
Federal Election Commission
999 E Street, N.W.
Washington, D.C. 20463

FOR FURTHER INFORMATION CONTACT:
Federal Election Commission
Toll Free: 800-424-9630
Local: 202-554-1100

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22.03.767.2057

22.03.767.2057

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FEC MAIL ROOM

REPORT OF COMMUNICATION COSTS
BY CORPORATIONS AND MEMBERSHIP ORGANIZATIONS

2002 JUL 23 A 9 39

1. (a) NAME OF ORGANIZATION <u>Box Elder County Credit Union</u>		2. IDENTIFICATION NUMBER (Assigned by FEC)
(b) ADDRESS (Number and Street) <u>30 E. 700 S.</u>		3. TYPE OF ORGANIZATION (Check Appropriate Box) <input type="checkbox"/> Corporation <input type="checkbox"/> Trade Association <input type="checkbox"/> Labor Organization <input checked="" type="checkbox"/> Cooperative <input type="checkbox"/> Membership Organization <input type="checkbox"/> Corporation without capital stock
(c) CITY, STATE AND ZIP CODE <u>Brighton City, UT 84302</u>		
4. TYPE OF REPORT (Check One) (a) <input type="checkbox"/> April 15 Quarterly Report <input checked="" type="checkbox"/> July 15 Quarterly Report <input type="checkbox"/> October 15 Quarterly Report <input type="checkbox"/> 12 Day Pre-General Election Report filed on _____ in the State of _____ <input type="checkbox"/> January 31 Year End Report		
(b) Is this Report an Amendment? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		

5. THIS REPORT COVERS THE PERIOD 4/1/02 THROUGH 6/30/02

SUMMARY OF COMMUNICATION COSTS

Type of Communication	Class or Category Communicated With	Date(s) of Communication	Check One		Identify Candidate, Office Sought, District and State, and Whether for Primary or General Election	Cost of Communication (See Question 6)
			Support	Oppose		
<input checked="" type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative Personnel	6/20	✓		Rob Bishop House of Rep. Dist 1, Utah Primary	\$516.94
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other _____ (specify)						
<input type="checkbox"/> Direct Mail	<input type="checkbox"/> Executive/Administrative Personnel	6/21	✓		Rob Bishop House of Rep. Dist 1, Utah Primary	\$516.94
<input type="checkbox"/> Telephone	<input type="checkbox"/> Stockholders					
<input type="checkbox"/> Telegram	<input checked="" type="checkbox"/> Members					
<input type="checkbox"/> Other _____ (specify)						

(NOTE: For additional communications, attach separate sheets containing the same information as above.)

TOTAL COMMUNICATION COSTS FOR THIS PERIOD \$2,067.76

I certify that I have examined this report and, to the best of my knowledge and belief, it is true, correct and complete.

DIONA PERRY
Type or Print Name

Diona Perry PRESIDENT
Signature and Title of Person Designated to Sign This Report

07-15-02
Date

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this report to penalties of 2 U.S.C. 5437g.

WHERE TO FILE:
Federal Election Commission
999 E Street, N.W.
Washington, D.C. 20463

FOR FURTHER INFORMATION CONTACT:
Federal Election Commission
Toll Free: 800-434-9530
Local: 202-694-1100

22-CZ-757-3056

**ENVELOPE REPLACEMENT PAGE
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☐ **Hand Delivered**☒ **First Class Mail**

7-15-02

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 Received from the House office of Records
and Registration

Received from the Senate Office of Public
Records

Other (Specify):

and/or Date of Receipt

☐ **Electronic Filing**

[Signature]
PREPARED

7-23-02

DATE PREPARED

1620003